Agent Information

NAIC#	19275				
32. Do you use	captive agents?				
If Yes, how	many captive aç	gents as of 3/1/2002	297		
33. Do you use	independent age	ents?			
If Yes, estin	nated number of	f independent agents as of 3/1/2	002	0	
34. Do you have Guarantee Issue		ss for keeping agents, underwrite	ers and staff inform	ed, particularly on legislative requirements such as the Medigap	✓
If Yes, please gi	ive general desc	cription of process and tools used	d (i.e. newsletters,	conferences, etc.)	
Memo release	to all agents	and internal staf with change	es as it pertains to	each state.	
35. Do you have Guarantee Issue		ocess for keeping agents, underw	riters and staff info	ormed, particularly on legislative requirements such as the Medigap	<u> </u>
If Yes, please gi	ive general desc	cription of process and tools used	d (i.e. newsletters,	conferences, etc.)	
e-mail and ag	ent bulletins				

Thursday, September 19, 2002 Page 1 of 33

NAIC# 25178					
32. Do you use captive agents?	? 🗹				
If Yes, how many captive a	igents as of 3/1/2002	522			
33. Do you use independent ag	jents?				
If Yes, estimated number o	of independent agents as of 3/1/2002		0		
34. Do you have a formal proce Guarantee Issue Protections?	ess for keeping agents, underwriters ar	nd staff informed	d, particularly on legislative requirement	s such as the Medigap	~
If Yes, please give general desc	cription of process and tools used (i.e.	. newsletters, co	onferences, etc.)		
procedures are updated and	d zone and agency communicatio	ons are sent ou	t in order to pass on new information	on.	
35. Do you have an informal pro Guarantee Issue Protections?	ocess for keeping agents, underwriters	s and staff inforr	ned, particularly on legislative requireme	ents such as the Medigap	
If Yes, please give general desc	cription of process and tools used (i.e.	. newsletters, co	onferences, etc.)		

Thursday, September 19, 2002 Page 2 of 33

NAIC#	28207	
32. Do you use capti	tive agents?	
If Yes, how many	ny captive agents as of 3/1/2002 26	
33. Do you use indep	ependent agents?	
If Yes, estimated	ed number of independent agents as of 3/1/2002 3800	
34. Do you have a for Guarantee Issue Prot	formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap otections?	/
If Yes, please give ge	general description of process and tools used (i.e. newsletters, conferences, etc.)	
	process which includes product,sales,business board,legal and executive team sign off. tters and special bulletins to brokers that go through the materials review process above.	
35. Do you have an in Guarantee Issue Prof		~
If Yes, please give ge	general description of process and tools used (i.e. newsletters, conferences, etc.)	
	al agents and staff, which may also include the newsletters or special bulletins. Internal staff meetings. Conference calls s board meetings which include management from all areas.	.

Thursday, September 19, 2002 Page 3 of 33

NAIC#	56014			
32. Do you use captiv	ve agents? 🗹			
If Yes, how many	captive agents as of 3/1/2002	94		
33. Do you use indepe	endent agents?			
If Yes, estimated	number of independent agents as of 3/1/2002	0		
,	34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections?			
If Yes, please give ge	eneral description of process and tools used (i.e.	newsletters, conferences, etc.)		
Electronic Newslett	ters, Memos, Paper Newsletters			
35. Do you have an in Guarantee Issue Prote	, , , , , , , , , , , , , , , , , , , ,	and staff informed, particularly on legislative requirements such as the Medigap	✓	
If Yes, please give ge	eneral description of process and tools used (i.e. I	newsletters, conferences, etc.)		
Electronic Newslett	ters,Memos, Paper Newsletters			

Thursday, September 19, 2002 Page 4 of 33

NAIC#	56383			
32. Do you use captiv	ve agents?			
If Yes, how many	captive agents as of 3/1/2002	0		
33. Do you use indep	endent agents?			
If Yes, estimated	number of independent agents as of 3/1/2002	124		
,	34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections?			
If Yes, please give ge	neral description of process and tools used (i.e. n	newsletters, conferences, etc.)		
35. Do you have an ir Guarantee Issue Prot	1 0 0	and staff informed, particularly on legislative requirements such as the Medigap	V	
If Yes, please give ge	eneral description of process and tools used (i.e. n	newsletters, conferences, etc.)		
• • •	d agents are provided with an agent field guid evised and all agents are notified of such re	de, which reviews current Medicare supp guidelines. As laws are revised visions. This is done through newsletters.	d the	

Thursday, September 19, 2002 Page 5 of 33

NAIC#	60593			
32. Do you use captiv	ve agents?			
If Yes, how many	captive agents as of 3/1/2002	0		
33. Do you use indepe	endent agents?			
If Yes, estimated	number of independent agents as of 3/1/2002	C		
,	34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections?			
If Yes, please give ger	eneral description of process and tools used (i.e. ne	ewsletters, con	nferences, etc.)	
We generate memo	orandums and update written sales requirem	nents.		
35. Do you have an in Guarantee Issue Prote		nd staff inform	ned, particularly on legislative requirements such as the Medigap	
If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)				

Thursday, September 19, 2002 Page 6 of 33

NAIC#	60836	
32. Do you use ca	ptive agents?	
If Yes, how m	any captive agents as of 3/1/2002 30	
33. Do you use in	dependent agents?	
If Yes, estima	ted number of independent agents as of 3/1/2002 576	
34. Do you have a Guarantee Issue	formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medig- Protections?	ap 🗸
If Yes, please giv	e general description of process and tools used (i.e. newsletters, conferences, etc.)	
J	oulletins are reviewed and assigned to the appropriate department. If there are major changes all departments a eded, forms are changed and provided to agents. Managers inform their departments of changes.	ffected meet
35. Do you have a Guarantee Issue	in informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Med Protections?	digap 🔲
If Yes, please giv	e general description of process and tools used (i.e. newsletters, conferences, etc.)	

Thursday, September 19, 2002 Page 7 of 33

NAIC#	61239		
32. Do you use c	captive agents?		
If Yes, how r	many captive agents as of 3/1/2002	0	
33. Do you use ir	ndependent agents?		
If Yes, estim	nated number of independent agents as of 3/1/2002	230	
34. Do you have Guarantee Issue	1 0 0	and staff informed, particularly on legislative requirements such as the Medigap	~
If Yes, please giv	ve general description of process and tools used (i.e.	e. newsletters, conferences, etc.)	
Internal Compl	liance Memorandum and Marketing Bulletin		
35. Do you have Guarantee Issue	1 0 0 .	ers and staff informed, particularly on legislative requirements such as the Medigap	V
If Yes, please giv	ve general description of process and tools used (i.	e. newsletters, conferences, etc.)	
Internal Compl	liance Memorandum and Marketing Bulletin		

Thursday, September 19, 2002 Page 8 of 33

NAIC#	61751			
32. Do you use captiv	ve agents?			
If Yes, how many	captive agents as of 3/1/2002			
33. Do you use indepe	endent agents?			
If Yes, estimated	number of independent agents as of 3/1/2002	169		
,	84. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections?			
If Yes, please give ge	neral description of process and tools used (i.e. nev	wsletters, conferences, etc.)		
Company Newslete	ers,Updates on website,Interoffice memorand	ums, Interoffice meetings		
35. Do you have an in Guarantee Issue Prote	1 0 0	d staff informed, particularly on legislative requirements such as the Medigap		
If Yes, please give ge	eneral description of process and tools used (i.e. nev	wsletters, conferences, etc.)		

Thursday, September 19, 2002 Page 9 of 33

NAIC#	62146			
32. Do you use captiv	aptive agents?			
If Yes, how many	nany captive agents as of 3/1/2002 0			
33. Do you use indepe	dependent agents?			
If Yes, estimated	ated number of independent agents as of 3/1/2002 0			
,	34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections?			
If Yes, please give ge	e general description of process and tools used (i.e. newsletters, conferences, etc.)			
Letters and e-mails	nails to field managers. Training, sales school.			
35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections?				
If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)				
Compliance and le	Compliance and legal department news bulletins. Internal memos and discussions via conference calls, e-mails and/os meetings.			

Thursday, September 19, 2002 Page 10 of 33

NAIC#	62286	
32. Do you use cap	otive agents? 🗹	
If Yes, how ma	any captive agents as of 3/1/2002	19
33. Do you use ind	ependent agents? 🗹	
If Yes, estimat	ed number of independent agents as of 3/1/2002	3605
34. Do you have a Guarantee Issue Pi	1 0 0	and staff informed, particularly on legislative requirements such as the Medigap
If Yes, please give	general description of process and tools used (i.e	e. newsletters, conferences, etc.)
Letters,Web Pos	stings,Commission Mailers	
35. Do you have ar Guarantee Issue Pi	1 9 9	rs and staff informed, particularly on legislative requirements such as the Medigap
If Yes, please give	general description of process and tools used (i.e	e. newsletters, conferences, etc.)
Letters, Web Pos	stings, Commission Mailers	

Thursday, September 19, 2002 Page 11 of 33

NAIC#	63479	
32. Do you use ca	captive agents?	
If Yes, how m	many captive agents as of 3/1/2002 0	
33. Do you use in	independent agents?	
If Yes, estima	nated number of independent agents as of 3/1/2002 0	
34. Do you have a Guarantee Issue I	e a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Me e Protections?	edigap 🗸
If Yes, please give	ive general description of process and tools used (i.e. newsletters, conferences, etc.)	
Monthly newsle	letters, posting on website	
35. Do you have a Guarantee Issue I	e an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the e Protections?	Medigap 🔽
If Yes, please give	ve general description of process and tools used (i.e. newsletters, conferences, etc.)	
Phone conversa	sations,memos	

Thursday, September 19, 2002 Page 12 of 33

NAIC#	64130		
32. Do you use captiv	ve agents?		
If Yes, how many	captive agents as of 3/1/2002	0	
33. Do you use indepe	endent agents?		
If Yes, estimated	number of independent agents as of 3/1/2002	525	
34. Do you have a for Guarantee Issue Prote	1 0 0	staff informed, particularly on legislative requirements such as the Medigap	✓
If Yes, please give ge	eneral description of process and tools used (i.e. ne	ewsletters, conferences, etc.)	
-	ve analyst who monitors activity in the states affected areas and insuring compliance.	pertaining to medigap insurance. This analyst is responsible for interpre	ting
35. Do you have an in Guarantee Issue Prote	1 9 9	nd staff informed, particularly on legislative requirements such as the Medigap	
If Yes, please give ge	eneral description of process and tools used (i.e. ne	ewsletters, conferences, etc.)	

Thursday, September 19, 2002 Page 13 of 33

NAIC#	64211		
32. Do you use capti	ive agents?		
If Yes, how man	ny captive agents as of 3/1/2002	0	
33. Do you use indep	pendent agents?		
If Yes, estimated	d number of independent agents as of 3/1/2002	430	
34. Do you have a fo Guarantee Issue Pro	1 9 9	staff informed, particularly on legislative requirements such as the Medigap	V
If Yes, please give g	eneral description of process and tools used (i.e. n	newsletters, conferences, etc.)	
•	epartment notifies our Agency department wh by compliance via internal memos.	ho prepares and sends information to agents via regular mail. Underwrite	rs and
35. Do you have an i Guarantee Issue Pro	1 9 9	and staff informed, particularly on legislative requirements such as the Medigap	V
If Yes, please give g	eneral description of process and tools used (i.e. n	newsletters, conferences, etc.)	
Information is pos	sted on our website and included in commission	ion statements. Meeting are routinely held as well.	

Thursday, September 19, 2002 Page 14 of 33

NAIC#	65536		
32. Do you use captiv	ve agents? 🗹		
If Yes, how many	y captive agents as of 3/1/2002	0	
33. Do you use indep	pendent agents?		
If Yes, estimated	I number of independent agents as of 3/1/2002	0	
34. Do you have a for Guarantee Issue Prot	1 0 0	staff informed, particularly on legislative requirements such as the Medigap	<u></u>
If Yes, please give ge	eneral description of process and tools used (i.e. ne	ewsletters, conferences, etc.)	
Sales bulletins and	d Digital office (intranet)		
35. Do you have an ir Guarantee Issue Prot	1 9 9	nd staff informed, particularly on legislative requirements such as the Medigap [
If Yes, please give ge	eneral description of process and tools used (i.e. ne	ewsletters, conferences, etc.)	

Thursday, September 19, 2002 Page 15 of 33

NAIC#	66605			
32. Do you use captiv	ve agents?			
If Yes, how many	captive agents as of 3/1/2002	0		
33. Do you use indepe	endent agents?			
If Yes, estimated	number of independent agents as of 3/1/2002		0	
34. Do you have a for Guarantee Issue Prote	1 0 0	staff informe	d, particularly on legislative requirements such as the Medigap	V
If Yes, please give ge	neral description of process and tools used (i.e. ne	ewsletters, co	onferences, etc.)	
compliance memo	via e-mail			
35. Do you have an in Guarantee Issue Prote	1 9 9	nd staff infor	med, particularly on legislative requirements such as the Medigap	
If Yes, please give ge	neral description of process and tools used (i.e. ne	ewsletters, co	onferences, etc.)	

Thursday, September 19, 2002 Page 16 of 33

NAIC#	66869	
32. Do you use capti	vitive agents?	
If Yes, how man	iny captive agents as of 3/1/2002 43	
33. Do you use indep	ependent agents?	
If Yes, estimated	ed number of independent agents as of 3/1/2002 0	
34. Do you have a fo Guarantee Issue Pro	formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap otections?	l
If Yes, please give g	general description of process and tools used (i.e. newsletters, conferences, etc.)	
	on of Medicare changes and the corresponding Medicare Supplement benefit changes-formal mailing to agents is include ings to policyholders by Dec 1 of each year.	d in
35. Do you have an i Guarantee Issue Pro	informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap otections?]
If Yes, please give g	general description of process and tools used (i.e. newsletters, conferences, etc.)	
	ncy briefing system-database of agent communications. An email is sent to notify agents. Home office staff is cc'd on the The document is stored in the database for future reference. Home office underwriters and staff are	

Thursday, September 19, 2002 Page 17 of 33

NAIC#	68284								
32. Do you use captiv	ve agents?	V							
If Yes, how many	captive ag	ents as of 3/1/2002	2	1230					
33. Do you use indep	endent age	nts?							
If Yes, estimated	number of	independent agent	s as of 3/1/200)2	0				
34. Do you have a for Guarantee Issue Prot		for keeping agent	s, underwriters	s and staff informe	ed, particularly	on legislative red	quirements such	as the Medigap	V
If Yes, please give ge	eneral descr	iption of process ar	nd tools used (i.e. newsletters, o	conferences, e	tc.)			
In our company ma	agazine								
35. Do you have an ir Guarantee Issue Prot	•	ess for keeping ag	ents, underwrit	ters and staff info	rmed, particula	arly on legislative	requirements su	uch as the Medigap	V
If Yes, please give ge	eneral descr	iption of process ar	nd tools used (i.e. newsletters, c	conferences, e	tc.)			
By e-mail									

Thursday, September 19, 2002 Page 18 of 33

NAIC#	68462	
32. Do you use capti	ive agents?	
If Yes, how many	ny captive agents as of 3/1/2002 0	
33. Do you use indep	pendent agents?	
If Yes, estimated	d number of independent agents as of 3/1/2002 0	
34. Do you have a for Guarantee Issue Prot	ormal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap otections?	
If Yes, please give ge	general description of process and tools used (i.e. newsletters, conferences, etc.)	
•	v information are discerned and reviewed by the Company's Legal department. The legal department notifies all personne by the changes or new information.	:I
35. Do you have an in Guarantee Issue Prof	informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap otections?	
If Yes, please give ge	general description of process and tools used (i.e. newsletters, conferences, etc.)	
Changes and new by the changes or	v information are reviewed by the Company's legal department. The legal department notifies all personnel who are affected re new information.	∍d

Thursday, September 19, 2002 Page 19 of 33

NAIC#	68500		
32. Do you use	e captive agents?		
If Yes, how	v many captive agents as of 3/1/2002	0	
33. Do you use	e independent agents? 🗹		
If Yes, estin	imated number of independent agents as of 3/1/2002	0	
34. Do you hav Guarantee Issu	1 0 0	d staff informed, particularly on legislative requirements such as the Medigap	v
If Yes, please g	give general description of process and tools used (i.e. ne	newsletters, conferences, etc.)	
Bulletins, new	wsletters		
35. Do you hav Guarantee Issu	1 0 0	and staff informed, particularly on legislative requirements such as the Medigap	V
If Yes, please g	give general description of process and tools used (i.e. ne	newsletters, conferences, etc.)	
Bulletins,new	vsletters, memos		

Thursday, September 19, 2002 Page 20 of 33

NAIC#	69132			
32. Do you use captiv	e agents?			
If Yes, how many	captive agents as of 3/1/2002	0		
33. Do you use indepe	endent agents?			
If Yes, estimated	number of independent agents as of 3/1/2002		0	
34. Do you have a form Guarantee Issue Prote	1 0 0	staff informed	d, particularly on legislative requirements such as the Medigap	~
If Yes, please give ger	neral description of process and tools used (i.e. ne	ewsletters, co	onferences, etc.)	
Interoffice compliar	nce memos. We useNILS publishingId. For R	Redbook dat	abase.	
35. Do you have an in Guarantee Issue Prote	1 0 0	nd staff inforr	ned, particularly on legislative requirements such as the Medigap	V
If Yes, please give ger	neral description of process and tools used (i.e. ne	ewsletters, co	onferences, etc.)	
Questions and ans	wers via compliance personnel.			

Thursday, September 19, 2002 Page 21 of 33

NAIC#	69663	
32. Do you use ca	aptive agents?	
If Yes, how m	many captive agents as of 3/1/2002 0	
33. Do you use in	ndependent agents?	
If Yes, estima	ated number of independent agents as of 3/1/2002 0	
34. Do you have a Guarantee Issue I		V
If Yes, please give	ve general description of process and tools used (i.e. newsletters, conferences, etc.)	
training, on line	e reference for procedures	
35. Do you have a Guarantee Issue I	an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Protections?	V
If Yes, please give	ve general description of process and tools used (i.e. newsletters, conferences, etc.)	
internal memos	S	

Thursday, September 19, 2002 Page 22 of 33

NAIC#	70629					
32. Do you use	captive agents?					
If Yes, how	many captive agents as of 3/1	/2002	0			
33. Do you use	independent agents?					
If Yes, esti	mated number of independent a	agents as of 3/1/2002	245			
34. Do you hav Guarantee Issu		agents, underwriters and	staff informed, particular	ly on legislative requirements su	ch as the Medigap	~
If Yes, please g	live general description of proc	ess and tools used (i.e. n	newsletters, conferences,	etc.)		
Emails are se	ent to all supervisors of each	department for comm	nunication with their sta	aff.		
35. Do you hav Guarantee Issu	·	ng agents, underwriters a	and staff informed, particu	ılarly on legislative requirements	such as the Medigap	V
If Yes, please g	live general description of proc	ess and tools used (i.e. n	newsletters, conferences,	etc.)		
Emails are se	ent to all supervisors of each	department for comm	nunication with their sta	aff.		

Thursday, September 19, 2002 Page 23 of 33

NAIC#		
	captive agents?	
If Yes, how	many captive agents as of 3/1/2002 76	
33. Do you use	independent agents? ✓	
If Yes, estin	mated number of independent agents as of 3/1/2002 3214	
34. Do you have Guarantee Issue		V
If Yes, please gi	ive general description of process and tools used (i.e. newsletters, conferences, etc.)	
We use specif	fic field communications, monthly newsletters and underwriting guideline updates to inform the appropriate person of char	nges.
35. Do you have Guarantee Issue	e an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap e Protections?	V
If Yes, please gi	ive general description of process and tools used (i.e. newsletters, conferences, etc.)	
•	fic field communications, monthly newsletters, phone calls, e-mails and underwriting guideline updates to inform the ersons of changes.	

Thursday, September 19, 2002 Page 24 of 33

NAIC#	71471			
32. Do you use captiv	ve agents?			
If Yes, how many	captive agents as of 3/1/2002	0		
33. Do you use indep	endent agents?			
If Yes, estimated	number of independent agents as of 3/1/2002		0	
34. Do you have a for Guarantee Issue Prote	1 0 0	taff informed	d, particularly on legislative requirements such as the Medigap	~
If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)				
Agent bulletins and	d monthly newsletters			
35. Do you have an in Guarantee Issue Prote	1 0 0	d staff inforn	ned, particularly on legislative requirements such as the Medigap	
If Yes, please give ge	If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)			

Thursday, September 19, 2002 Page 25 of 33

NAIC#	78174	
32. Do you us	e captive agents?	
If Yes, ho	w many captive agents as of 3/1/2002 0	
33. Do you us	e independent agents?	
If Yes, es	timated number of independent agents as of 3/1/2002 1299	
,	ve a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap sue Protections?	V
If Yes, please	give general description of process and tools used (i.e. newsletters, conferences, etc.)	
We issue fie	ld bulletins to the agents explaining anything new that the agents need to be aware of.	
,	ve an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap sue Protections?	V
If Yes, please	give general description of process and tools used (i.e. newsletters, conferences, etc.)	
We issue fie	ld bulletins to the agents explaining anything new that the agents need to be aware of.	

Thursday, September 19, 2002 Page 26 of 33

NAIC#	79413	_		
32. Do you use captiv	re agents? 🗹			
If Yes, how many	captive agents as of 3/1/2002	97		
33. Do you use indepe	endent agents?			
If Yes, estimated	number of independent agents as of 3/1/2002	0		
34. Do you have a for Guarantee Issue Prote	1 0 0	d staff informed,	particularly on legislative requirements such as the Medigap	· •
If Yes, please give ge	neral description of process and tools used (i.e.	newsletters, con	nferences, etc.)	
Classroom training	, on job training.			
35. Do you have an in Guarantee Issue Prote		and staff informe	ed, particularly on legislative requirements such as the Medi	gap 🔽
If Yes, please give ge	neral description of process and tools used (i.e.	newsletters, con	iferences, etc.)	
Classroom training	and monitored phone calls.			

Thursday, September 19, 2002 Page 27 of 33

NAIC#	80314	
32. Do you us	e captive agents?	
If Yes, ho	w many captive agents as of 3/1/2002 0	
33. Do you us	e independent agents?	
If Yes, est	imated number of independent agents as of 3/1/2002 3000	
,	ve a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap ue Protections?	/
If Yes, please	give general description of process and tools used (i.e. newsletters, conferences, etc.)	
Regional sal	es manager newsletters, correspondance to each agent regarding changes, annual sales meetings.	
,	ve an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap ue Protections?	v
If Yes, please	give general description of process and tools used (i.e. newsletters, conferences, etc.)	
Regional sal	es manager bi-monthly meetings, Unicare website	

Thursday, September 19, 2002 Page 28 of 33

NAIC#	80578
32. Do you use	captive agents?
If Yes, how	many captive agents as of 3/1/2002 799
33. Do you use	independent agents? ✓
If Yes, esti	mated number of independent agents as of 3/1/2002 389
34. Do you hav Guarantee Issu	e a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap e Protections?
If Yes, please	ive general description of process and tools used (i.e. newsletters, conferences, etc.)
•	otified of new information at approx 3-4 sessions a year. E-mails, via documents such as the product approval/requirements lise, and with articles in the Agency monthly publication when applicable.
35. Do you hav Guarantee Issu	e an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap e Protections?
If Yes, please	give general description of process and tools used (i.e. newsletters, conferences, etc.)

Thursday, September 19, 2002 Page 29 of 33

NAIC#	86355	
32. Do you use captiv	ve agents?	
If Yes, how many	captive agents as of 3/1/2002	0
33. Do you use indep	endent agents?	
If Yes, estimated	number of independent agents as of 3/1/2002	0
34. Do you have a for Guarantee Issue Prot	1 0 0	staff informed, particularly on legislative requirements such as the Medigap
If Yes, please give ge	eneral description of process and tools used (i.e. ne	newsletters, conferences, etc.)
35. Do you have an ir Guarantee Issue Prot	1 0 0	and staff informed, particularly on legislative requirements such as the Medigap
If Yes, please give ge	eneral description of process and tools used (i.e. ne	newsletters, conferences, etc.)

Thursday, September 19, 2002 Page 30 of 33

NAIC#	91472				
32. Do you use captiv	e agents?				
If Yes, how many	captive agents as of 3/1/2002	0			
33. Do you use indepe	endent agents?				
If Yes, estimated	number of independent agents as of 3/1/2002		0		
34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections?			✓		
If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)					
Letters to all existing	ng agents and informational packets for the ne	ew agents.			
35. Do you have an in Guarantee Issue Prote	1 0 0	nd staff infor	med, particularly on legislative requirements such as the Medigap		
If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)					

Thursday, September 19, 2002 Page 31 of 33

NAIC#	92916	
32. Do you use	ptive agents?	
If Yes, how	any captive agents as of 3/1/2002 102	
33. Do you use i	dependent agents?	
If Yes, estim	ted number of independent agents as of 3/1/2002 1278	
34. Do you have Guarantee Issue	formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap rotections?	✓
If Yes, please gi	general description of process and tools used (i.e. newsletters, conferences, etc.)	
Letters to all e	sting agents and informational packets for the new agents.	
35. Do you have Guarantee Issue	n informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap rotections?	
If Yes, please gi	general description of process and tools used (i.e. newsletters, conferences, etc.)	

Thursday, September 19, 2002 Page 32 of 33

NAIC#	TEMP1		
32. Do you use captiv	ive agents? 🗹		
If Yes, how many	ny captive agents as of 3/1/2002	940	
33. Do you use indep	pendent agents?		
If Yes, estimated	d number of independent agents as of 3/1/2002	0	
34. Do you have a for Guarantee Issue Prot	1 9 9	nd staff informed, particularly on legislative requirements such as the Medigap]
If Yes, please give ge	general description of process and tools used (i.e. r	newsletters, conferences, etc.)	
Electronic Newslet	etters/Memos, Paper newslletters		
35. Do you have an ir Guarantee Issue Prot	1 0 0	and staff informed, particularly on legislative requirements such as the Medigap	<u></u>
If Yes, please give ge	general description of process and tools used (i.e. r	newsletters, conferences, etc.)	
Electronic Newslet	etters/ Memos, Paper newsletters		

Thursday, September 19, 2002 Page 33 of 33